

examine passports and visas, or check in pets. Other ticket agents, more commonly known as *gate* or *station agents*, work in airport terminals assisting passengers boarding airplanes. These workers direct passengers to the correct boarding area, check tickets and seat assignments, make boarding announcements, and provide special assistance to young, elderly, or disabled passengers when they board or disembark.

Most *travel clerks* are employed by membership organizations, such as automobile clubs. These workers, sometimes called *member services counselors* or *travel counselors*, plan trips, calculate mileage, and offer travel suggestions, such as the best route from the point of origin to the destination, for club members. Travel clerks also may prepare an itinerary indicating points of interest, restaurants, overnight accommodations, and availability of emergency services during the trip. In some cases, they make rental car, hotel, and restaurant reservations for club members.

Passenger rate clerks generally work for bus companies. They sell tickets for regular bus routes and arrange nonscheduled or chartered trips. They plan travel routes, compute rates, and keep customers informed of appropriate details. They also may arrange travel accommodations.

Employment

Reservation and transportation ticket agents and travel clerks held about 219,000 jobs in 1998. About 7 of every 10 are employed by airlines. Others work for membership organizations, such as automobile clubs; hotels and other lodging places; railroad companies; bus lines; and other companies that provide transportation services.

Although agents and clerks are found throughout the country, most work in large metropolitan airports, downtown ticket offices, large reservation centers, and train or bus stations. The remainder work in small communities served only by inter-city bus or railroad lines.

Job Outlook

Applicants for reservation and transportation ticket agent jobs are likely to encounter considerable competition, because the supply of qualified applicants exceeds the expected number of job openings. Entry requirements for these jobs are minimal, and many people seeking to get into the airline industry or travel business often start out in these types of positions. These jobs provide excellent travel benefits, and many people view airline and other travel-related jobs as glamorous.

Employment of reservation and transportation ticket agents and travel clerks is expected to grow more slowly than the average for all occupations through 2008. Although a growing population will demand additional travel services, employment of these workers will grow more slowly than this demand, because of the significant impact of technology on productivity. Automated reservations and ticketing,

as well as “ticket-less” travel, for example, are reducing the need for some workers. Most train stations and airports now have satellite ticket printer locations, or “kiosks,” that enable passengers to make reservations and purchase tickets themselves. Many passengers also are able to check flight times and fares, make reservations, and purchase tickets on the Internet. Nevertheless, all travel-related passenger services can never be fully automated, primarily for safety and security reasons. As a result, job openings will continue to become available as the occupation grows and as workers transfer to other occupations, retire, or leave the labor force altogether.

Employment of reservation and transportation ticket agents and travel clerks is sensitive to cyclical swings in the economy. During recessions, discretionary passenger travel declines, and transportation service companies are less likely to hire new workers and even may resort to layoffs.

Sources of Additional Information

Information on working conditions, training requirements, and earnings appears in the *Information Clerks* introduction to this section.

For information about job opportunities as reservation and transportation ticket agents and travel clerks, write the personnel manager of individual transportation companies. Addresses of airlines are available from:

✈ Air Transport Association of America, 1301 Pennsylvania Ave. NW, Suite 1100, Washington, DC 20004-1707.

Loan Clerks and Credit Authorizers, Checkers, and Clerks

(O*NET 53114, 53117, and 53121)

Significant Points

- A high school education is the minimum requirement; telephone, typing, and computer skills are also helpful.
- Increasing automation will result in slower than average employment growth despite an increase in loans and credit applications.

Nature of the Work

Loan clerks and credit authorizers, checkers, and clerks review credit history and obtain the information needed to determine the creditworthiness of loan and credit card applicants. They spend much of their day on the phone obtaining credit information from credit bureaus, employers, banks, credit institutions, and other sources to determine the applicant's credit history and ability to pay back the loan or charge.

Loan clerks, also called *loan processing clerks*, *loan closers*, or *loan service clerks*, assemble loan documents, process the paperwork associated with the loan, and assure that all information is complete and verified. Mortgage loans are the primary type of loan handled by loan clerks, who may also have to order appraisals on the property, set up escrow accounts, and secure any additional information required to transfer the property.

The specific duties of loan clerks vary by specialty. *Loan closers*, for example, complete the loan process by gathering the proper documents for signature at the closing, including deeds of trust, property insurance papers, and title commitments. They set the time and place for the closing, make sure all parties are present, and ensure that all conditions for settlement have been met. After settlement, the loan closer records all documents and submits the final loan package to the owner of the loan. *Loan service clerks* maintain the payment records once the loan is issued. These clerical workers process the paperwork for payment of fees to insurance companies and tax authorities and may also record changes to client addresses and loan ownership. When necessary, they answer calls from customers with routine inquiries.



Airlines employ 7 of every 10 reservation and transportation ticket agents and travel clerks.

The duties of *loan interviewers* are similar to those of loan clerks. They interview potential borrowers and help them fill out loan applications. Interviewers may then investigate the applicant's background and references, verify information on the application, and forward any findings, reports, or documents to the appraisal department. Finally, interviewers inform the applicant whether the loan has been accepted or denied.

Credit authorizers, checkers, and clerks process and authorize applications for credit, including credit cards. Although the distinctions between the three are becoming less, some generalities can still be made. *Credit clerks* typically handle the processing of the credit applications by verifying the information on the application, calling applicants if they need additional data, contacting credit bureaus for a credit rating, and obtaining any other information necessary to determine the applicant's creditworthiness. If the clerk works in a department store or other establishment that offers instant credit, the clerk enters applicant information into a computer at the point-of-sale. A credit rating will then be transmitted from a central office within seconds to determine whether the application should be rejected or approved.

Some organizations have *credit checkers*, who investigate a person's or business's credit history and current credit standing prior to issuing a loan or line of credit. They may also telephone or write to credit departments of businesses and service companies to obtain information about an applicant's credit standing. Credit reporting agencies and bureaus hire a number of checkers to secure, update, and verify information for credit reports. These workers are often called credit investigators or reporters.

Credit authorizers approve charges against customers' existing accounts. Most charges are approved automatically by computer. When accounts are past due, overextended, invalid, or show a change of address, however, sales persons refer transactions to credit authorizers located in a central office. These authorizers evaluate the customers' computerized credit records and payment histories to quickly decide whether or not to approve new charges.

Working Conditions

Loan clerks and credit authorizers, checkers, and clerks usually work a standard 35- to 40-hour week. However, they may work overtime during particularly busy periods. Loan clerks handling residential real estate experience busy periods during spring and summer and at the

end of each month. For credit authorizers, busy periods are during the holiday shopping seasons and store sales. In retail establishments, authorizers may work nights and weekends during store hours. Authorizers and checkers may also work in call centers if they are employed by companies that have centralized this function at one location. Part-time work is available for a number of these occupations.

Employment

Loan clerks and credit authorizers, checkers, and clerks held about 254,000 jobs in 1998. About 8 out of 10 were employed by commercial and savings banks, credit unions, mortgage banks, and personal and business credit institutions. Credit reporting and collection agencies, and wholesale and retail trade establishments also employ these clerks.

Training, Other Qualifications, and Advancement

A high school education or equivalent is usually the minimum requirement for these entry level positions. Other requirements of the job include good telephone and organizational skills as well as the ability to pay close attention to details and meet tight deadlines. To enter and retrieve data quickly, computer skills are also important.

Most new employees are trained on the job, working under close supervision of more experienced employees. Some firms offer formal training that may include courses in telephone etiquette, computer use, and customer service skills. A number of credit workers also take courses in credit offered by banking and credit associations, public and private vocational schools, and colleges and universities. Workers in these positions can typically advance to loan or credit department supervisor, underwriter, loan officer, or team leader of a small group of clerks.

Job Outlook

Slower than average employment growth for loan clerks and credit authorizers, checkers, and clerks is expected through 2008. Despite a projected increase in the number of loans and credit applications, automation will allow fewer workers to process, check, and authorize applications than in the past. The effects of automation on employment will be moderated, however, by the many interpersonal aspects of the job. Mortgage loans, for example, require loan processors to personally verify financial data on the application, and loan closers are needed to assemble documents and prepare them for settlement.

Employment will also be adversely affected by changes in the financial services industry. For example, significant consolidation has occurred among mortgage loan servicing companies. As a result, fewer mortgage banking companies are involved in loan servicing, making the function more efficient and reducing the need for loan servicing clerks.

Credit scoring is another major development that has improved the productivity of these workers, further limiting employment growth. Companies and credit bureaus can now purchase software that quickly analyzes a person's creditworthiness and summarizes it into a "score." Credit issuers can then easily decide whether or not to accept or reject the application depending on the score, speeding up the authorization of loans or credit. Obtaining credit ratings is also much easier for credit checkers and authorizers, as businesses now have computer terminals that are directly linked to credit bureaus that provide immediate access to a person's credit history.

The job outlook for loan clerks and credit authorizers, checkers, and clerks is sensitive to overall economic activity. A downturn in the economy and a rise in interest rates usually lead to a decline in demand for credit and loans, particularly mortgage loans, possibly causing layoffs. Even in slow economic times, however, job openings will arise from the need to replace those who leave the occupation for various reasons.

Earnings

Median annual earnings of loan and credit clerks, the largest occupation among loan clerks and credit authorizers, checkers, and clerks, were about \$22,580 in 1998. The middle 50 percent earned between \$18,620 and \$27,740. The lowest 10 percent had earnings of less than



Credit clerks verify information on credit applications.

\$14,820, while the top 10 percent earned over \$33,870. Median annual earnings in the industries employing the largest number of loan and credit clerks in 1997 were:

Mortgage bankers and brokers	\$24,300
Savings institutions	22,100
Commercial banks	20,300
Credit unions	20,200
Personal credit institutions	19,300

Among other workers in this occupational grouping, median annual earnings of credit checkers were \$21,550 in 1998; credit authorizers earned \$22,990; and loan interviewers made \$23,190.

In addition to standard benefits, workers in retail establishments usually receive a discount on store purchases.

Related Occupations

Occupations with duties similar to those of loan clerks and credit authorizers, checkers, and clerks include claim clerks, customer complaint clerks, procurement clerks, probate clerks, and collection clerks.

Sources of Additional Information

General information about local job opportunities for loan clerks and credit authorizers, checkers, and clerks may be obtained from banks and credit institutions, retail stores, and credit reporting agencies.

For specific information on a career as a loan processor or loan closer, contact:

☛ Mortgage Bankers Association of America, 1125 15th St. NW., Washington, DC 20005. Internet: <http://www.mbaa.org>

Mail Clerks and Messengers

(O*NET 57302 and 57311A)

Significant Points

- This is a first job for many because there are no formal qualifications or training requirements.
- Automated mail systems and other computerized innovations are expected to limit employment growth; nevertheless, favorable job opportunities are expected due to the need to replace the large number of mail clerks and messengers who leave the occupation each year.

Nature of the Work

Mail clerks and messengers move and distribute information, documents, and small packages for businesses, institutions, and government agencies. *Mail clerks* handle the internal mail for most large organizations. Internal mail goes back and forth among people, offices, or departments within a firm or institution. It ranges from memos to key personnel to bulletins on job issues to all employees. Mail clerks sort internal mail and deliver it to their fellow employees, often using carts to carry the mail.

Mail clerks also handle external mail, serving as a link between the U.S. Postal Service and individual offices and workers. They sort incoming mail and deliver mail within large office buildings. They also prepare outgoing mail—which may range from advertising flyers, to customers' orders, to legal documents—for delivery to the post office. To facilitate delivery of outgoing mail, mail clerks often determine if the mail is to be sent registered, certified, special delivery, or first, second, third, or fourth class, and may group mailings by ZIP code. When necessary, they contact delivery services to send important letters or parcels. In larger organizations, or organizations with a large volume of outgoing mail, mail clerks operate machines

that collate, fold, and insert material to be mailed into envelopes. They also operate machines that affix postage. In addition, mail clerks increasingly use computers to keep records of incoming and outgoing items.

Messengers, also called couriers, pick up and deliver letters, important business documents, or packages, which need to be sent or received in a hurry from within a local area. By sending an item by messenger, the sender ensures that it reaches its destination the same day or even within the hour. Messengers also deliver items, which the sender is unwilling to entrust to other means of delivery, such as important legal or financial documents. Some messengers pick up and deliver important packages, such as medical samples to be tested.

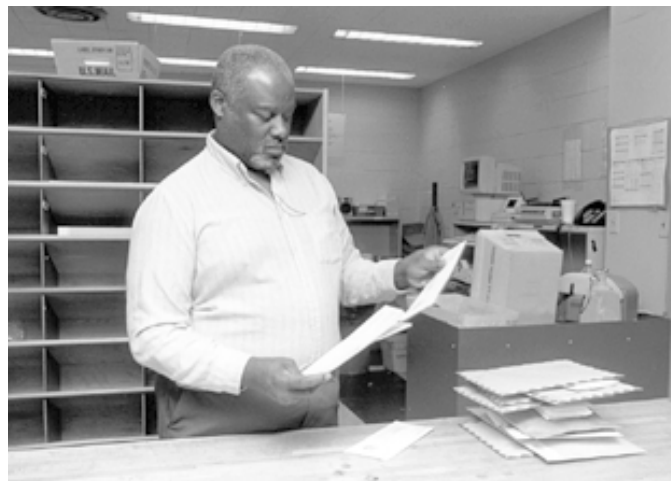
Messengers receive their instructions either by reporting to their office in person, by telephone, or by two-way radio. They then pick up the item and carry it to its destination. After a delivery, they check with their office and receive instructions about the next delivery. Consequently, most messengers spend much of their time outdoors or in their vehicle. Messengers usually maintain records of deliveries and often obtain signatures from the persons receiving the items.

Most messengers deliver items within a limited geographic area, such as a city or metropolitan area. Items, which need to go longer distances, usually are sent by mail or by an overnight delivery service. Some messengers carry items only for their employer, which typically might be a law firm, bank, or financial institution. Other messengers may act as part of an organization's internal mail system and mainly carry items between an organization's buildings or entirely within one building. Many messengers work for messenger or courier services; for a fee they pick up items from anyone and deliver them to specified destinations within a local area.

Messengers reach their destination by several methods. Many drive vans or cars or ride motorcycles. A few travel by foot, especially in urban areas or when making deliveries nearby. In congested urban areas, messengers often use bicycles to make deliveries. Bicycle messengers usually are employed by messenger or courier services. Although fax machines and computerized electronic mail can deliver information faster than messengers, an electronic copy cannot substitute for the original document for many types of business transactions.

Working Conditions

Working conditions for mail clerks are much different from the working conditions for most messengers. Most mail clerks work regular hours, spending much of their time in mailrooms, which are usually located in office buildings. They spend the remaining time making mail deliveries throughout the office building. Although mailrooms are usually clean and well lighted, there may be noise from mail-handling machines. Mail clerks spend most of their time on their



Mail clerks sort incoming mail and prepare outgoing mail for delivery to the post office.